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File: JPAB

May 28, 1992

PUB-NO: JP404155471A  
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TITLE: TRANSACTION AUTHENTICATION SYSTEM

PUBN-DATE: May 28, 1992

## INVENTOR-INFORMATION:

NAME

COUNTRY

IWAI, HISAFUMI

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## ASSIGNEE-INFORMATION:

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OKI ELECTRIC IND CO LTD

N T T DATA TSUSHIN KK

APPL-NO: JP02279390

APPL-DATE: October 19, 1990

INT-CL (IPC): G06F 15/30; G06F 15/21; G06F 15/30; G06F 15/30; G06K 17/00; G07F 7/12

## ABSTRACT:

PURPOSE: To easily detect illegality by mutually authenticating a card and a card terminal, calculating a card transaction certification(CF) number based upon card owner specifying data read out of the card and input transaction data and comparing the calculated result with a reference value by a credit company or the like.

CONSTITUTION: A personal identification(ID) card 12 in which data for specifying a card owner have been previously stored is connected to a portable IC card terminal 11 and mutual CF is executed to confirm the validity of both the data. Owner specifying data inputted by the card owner are compared with the card owner specifying data stored in the card, the validity of the owner is confirmed, the purchased amount of commodities, a credit member number, etc., are sent to a banking agency or the like and data obtained based upon sent information are scrambled and compared by the same key and the same algorithm in both of a host computer in the banking agency and the terminal 11 to confirm the validity of the card and the terminal 11 by the host computer and authenticate the validity of the transaction. Consequently, invalidity can easily be detected.

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